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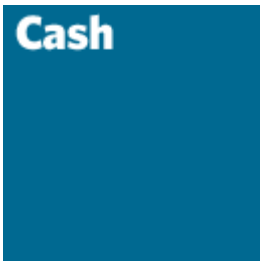
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# In brief

Huma Qureshi  
 Sunday December 24, 2006  
[The Observer](#)

## Free calls to friends and family overseas on Christmas Day

Calling friends and family in far-flung destinations can be one of the highlights of Christmas Day, but doing so costs people in the UK nearly £1.4bn. A new study by web-activated phone service Ja Jah shows that the UK is the most expensive country in Europe when it comes to making calls to overseas numbers, with each family making at least £10 worth of telephone calls on Christmas Day.

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'Most Europeans will spend more on their telephone bill than they will their turkey on Christmas Day,' says Roman Scharf, co-founder of Ja Jah.

Italy is the second most expensive country for

Christmas Day phone calls, with the nation spending about £220m to call friends and family abroad.

Spaniards will spend the least of all in Europe, with calls averaging £6 per family.



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Ja Jah is offering free calls on Christmas Day to 70 countries, including the US, Canada, France and India. Visit [jajah.com](http://jajah.com) for more information.

### **Saving for next year?**

With still a day to go to Christmas 2006, Skipton building society has already started planning for next year's festivities, with the launch of its new Christmas saver account.

Skipton's Christmas saver requires a minimum monthly payment of £10 and a maximum of £150, paying 6.80 per cent gross interest. Crucially, the money can only be accessed from 25 November 2007 - which means you won't be able to spend it before the holiday season.

John Goodfellow, chief executive of Skipton, says: 'Paying for the festive season on the credit card can end up costing more than was spent.'

Scarborough building society has also launched a Christmas saver, paying 5.25 per cent interest. This allows you to get the money from 1 November 2007.

### **Fixed-rate deals**

Leeds building society has launched a long-term fixed-rate mortgage at 4.99 per cent, with a five or 10-year guarantee - conditional on customers taking out home insurance. The deals have no higher lending charge, permit 10 per cent capital repayments each year without penalty, and allow homeowners to keep the same rate if they move.

However Nick Gardner, director of Chase de Vere Mortgage Management, points out that there is a sting in the tail: 'Deals like this are a little sly because the advertised rate is conditional on taking out home cover, which is rarely, if ever, advisable and merely complicates matters. If you don't take insurance, the rate jumps by 0.24 per cent to 5.23 per cent, which isn't very competitive. Portman building society has a five-year fixed rate at 4.99 per cent.'

### **Cash for networking**

Know someone looking for a new job in the New Year? Turn to new job networking site [zubka.com](http://zubka.com) and recommend them for a position - and you could earn yourself a bonus by doing so.

A professional job matchmaking service, Zubka advertises vacant positions and pays people who recommended successful candidates. For instance, if you know someone looking for a managerial position, you could be rewarded with £3,600 simply for successfully referring them to a prospective employer. You can register on Zubka as a referee for free.

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